



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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FIRST BUSEY CORPORATION

BHC Name

City/State [CHAMPAIGN, IL](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [10,759,563](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST BUSEY CORPORATION
100 WEST UNIVERSITY AVENUE

CHAMPAIGN, IL 61820

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	10,562,011	9,665,374	10,245,812	9,430,923	7,753,661
Net income (\$000)	37,816	15,364	100,344	102,953	98,928
Number of BHCs in peer group	133	146	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.48	2.67	31	2.90	3.13	28	2.79	2.77	42	3.08	3.21	32	3.14	3.33	33
+ Non-interest income	1.13	1.13	57	1.11	0.89	71	1.14	1.21	54	1.23	0.90	73	1.16	0.90	70
- Overhead expense	2.05	2.28	38	2.50	2.60	46	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46
- Provision for credit losses	-0.24	-0.12	30	0.71	0.58	68	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33
+ Securities gains (losses)	0	0.01	60	0.07	0.02	84	0.02	0.02	59	0.01	0.01	70	-0.03	0	10
+ Other tax equivalent adjustments	0	0	90	0	0	93	0	0	89	0	0	92	0	0	87
= Pretax net operating income (tax equivalent)	1.86	1.78	57	0.83	0.88	46	1.28	1.04	65	1.46	1.53	41	1.76	1.55	70
Net operating income	1.43	1.36	54	0.64	0.71	45	0.98	0.81	65	1.09	1.19	37	1.28	1.22	57
Net income	1.43	1.35	55	0.64	0.71	45	0.98	0.82	64	1.09	1.19	36	1.28	1.22	57
Net income (Subchapter S adjusted)		1.78			1.10			1.18			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3	3.18	37	3.87	4.29	21	3.51	3.55	45	4.19	4.49	22	4.07	4.38	29
Interest expense	0.31	0.29	64	0.68	0.87	29	0.47	0.52	50	0.80	1.02	27	0.63	0.81	30
Net interest income (tax equivalent)	2.70	2.88	35	3.19	3.36	34	3.05	3.01	46	3.38	3.45	39	3.44	3.58	36
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.16	20	0.20	0.11	78	0.12	0.27	35	0.11	0.11	60	0.13	0.09	71
Earnings coverage of net loan and lease losses (X)	135.40	25.70	91	10.68	18.72	40	20.05	22.91	63	19.83	22.46	54	18.79	29.27	50
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.39	1.49	44	1.25	1.17	59	1.48	1.58	48	0.80	0.94	31	0.91	0.94	50
Allowance for loan and lease losses / Total loans and leases	1.38	1.47	45	1.23	1.15	61	1.47	1.55	50	0.80	0.93	32	0.91	0.93	50
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.70	24	0.43	0.60	34	0.40	0.71	24	0.46	0.56	44	0.63	0.57	62
30–89 days past due loans and leases / Total loans and leases	0.15	0.33	24	0.15	0.45	15	0.11	0.39	11	0.21	0.31	38	0.13	0.32	21
Liquidity and Funding															
Net noncore funding dependence	0.29	-0.51	55	3.05	10.43	25	-3	3.20	34	1.39	10.70	21	9.06	13.54	31
Net short-term noncore funding dependence	-0.59	-6.88	70	1.23	5.47	31	-3.97	-4.76	48	-1.15	5.88	25	6.93	8.57	39
Net loans and leases / Total assets	62.49	60.99	51	69.45	71.80	33	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40
Capitalization															
Tier 1 leverage ratio	9.85	9.15	75	9.89	10.30	41	9.79	9.13	75	9.88	10.39	36	10.36	10.37	54
Holding company equity capital / Total assets	11.76	10.72	67	12.52	11.10	72	12.05	11.16	62	12.59	11.37	70	12.92	11.21	75
Total equity capital (including minority interest) / Total assets	11.76	10.85	65	12.52	11.16	72	12.05	11.29	61	12.59	11.43	69	12.92	11.30	74
Common equity tier 1 capital / Total risk-weighted assets	12.83	12.57	61	11.22	12.03	42	12.43	12.38	57	11.49	12.50	41	11.77	12.37	49
Net loans and leases / Equity capital (X)	5.31	5.73	44	5.54	6.66	26	5.32	5.58	47	5.49	6.55	27	5.57	6.70	25
Cash dividends / Net income	33.09	23.13	65	78.46	53.69	77	47.85	42.30	60	43.88	25.65	78	39.43	24.05	72
Cash dividends / Net income (Subchapter S adjusted)		14.81			34.75			-0.65			93.20			35.12	
Growth Rates															
Assets	10.68	16.49	37	1.93	9.46	18	8.75	16.68	27	25.88	8.66	91	-2.01	9.35	3
Equity capital	3.96	9.13	32	2.65	8.86	23	4.07	6.99	37	22.66	12.19	85	6.41	12.50	31
Net loans and leases	-0.41	7.22	32	4.11	8.61	31	0.80	9.07	20	20.90	8.63	86	-0.31	10.51	9
Noncore funding	-30.52	-25.09	47	-29.82	12.16	7	-35.40	-12.18	24	-18.18	4.16	20	-35.89	6.76	7
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	1.64	0.09	92	0	0.77	38	0.49	0.01	94	0	0.03	45
Long-term debt / Equity capital	17.55	11.33	77	8.13	4.01	72	17.48	13.56	71	12.04	3.86	79	9.92	3.76	78
Equity investment in subsidiaries / Equity capital	113.04	102.85	89	108.51	104.84	65	111.80	102.81	89	116.25	104.21	89	109.42	104.10	72
Cash from ops + noncash items + op expense / Op expense + dividends	26.71	98.58	22	643.77	160.07	92	178.13	147.24	69	111.91	152.31	38	80.76	123.74	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	62,535	72,506	284,850	304,065	251,249	-13.75	148.71
Income from lease financing receivables.....	30	31	109	128	0	-3.23	
Fully taxable income on loans and leases.....	61,310	70,940	279,204	297,489	247,452	-13.57	146.08
Tax-exempt income on loans and leases.....	1,255	1,597	5,755	6,704	3,797	-21.42	448.03
Estimated tax benefit on income on loans and leases.....	318	401	1,449	1,645	895	-20.68	169.14
Income on loans and leases (tax equivalent).....	62,883	72,938	286,408	305,838	252,144	-13.79	148.92
Investment interest income (tax equivalent).....	9,872	10,948	41,061	46,858	33,401	-9.83	120.51
Interest on balances due from depository institutions.....	106	1,219	1,619	5,282	2,319	-91.30	-64.67
Interest income on other earning assets.....	71	58	250	1,268	428	22.41	222.73
Total interest income (tax equivalent)	72,932	85,163	329,338	359,246	288,292	-14.36	142.61
Interest on time deposits of \$250K or more	479	1,496	4,474	6,725	3,514	-67.98	
Interest on time deposits < \$250K.....	2,107	5,053	15,539	23,947	17,587	-58.30	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	1,146	5,678	10,678	24,405	11,500	-79.82	104.28
Interest on other borrowings and trading liabilities.....	1,230	2,042	5,977	11,009	8,917	-39.76	158.95
Interest on subordinated debt and mandatory convertible securities	2,476	731	6,995	2,924	3,110	238.71	
Total interest expense.....	7,438	15,000	43,663	69,010	44,628	-50.41	370.16
Net interest income (tax equivalent).....	65,494	70,163	285,675	290,236	243,664	-6.65	129.97
Non-interest income.....	29,723	26,890	116,879	116,262	89,772	10.54	89.09
Adjusted operating income (tax equivalent)	95,217	97,053	402,554	406,498	333,436	-1.89	115.43
Overhead expense.....	54,040	60,514	234,288	258,854	193,408	-10.70	95.44
Provision for credit losses.....	-6,390	17,216	38,797	10,406	4,429		
Securities gains (losses)	25	1,574	1,725	741	-1,991	-98.41	-97.66
Other tax equivalent adjustments	28	40	145	231	255	-30.00	27.27
Pretax net operating income (tax equivalent).....	49,236	19,950	130,946	137,451	136,185	146.80	195.94
Applicable income taxes	10,819	3,856	27,862	31,485	34,999	180.58	90.95
Tax equivalent adjustments	601	730	2,740	3,013	2,258	-17.67	11.92
Applicable income taxes (tax equivalent).....	11,420	4,586	30,602	34,498	37,257	149.02	84.10
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	37,816	15,364	100,344	102,953	98,928	146.13	262.43
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	37,816	15,364	100,344	102,953	98,928	146.13	262.43
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	37,816	15,364	100,344	102,953	98,928	146.13	262.43
Investment securities income (tax equivalent).....	9,872	10,948	41,061	46,858	33,401	-9.83	120.51
US Treasury and agency securities (excluding mortgage-backed securities)	483	1,091	2,915	7,323	2,502	-55.73	-12.02
Mortgage-backed securities	6,779	7,036	26,876	27,228	20,927	-3.65	338.77
All other securities	2,610	2,821	11,270	12,307	9,972	-7.48	9.53
Cash dividends declared.....	12,513	12,055	48,012	45,171	39,010	3.80	156.47
Common	12,513	12,055	48,012	45,171	39,010	3.80	156.47
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.76	2.96	35	3.52	3.99	9	3.21	3.27	44	3.81	4.19	16	3.72	4.08	20
Less: Interest expense	0.28	0.27	62	0.62	0.81	28	0.43	0.48	48	0.73	0.95	27	0.58	0.75	28
Equals: Net interest income (tax equivalent)	2.48	2.67	31	2.90	3.13	28	2.79	2.77	42	3.08	3.21	32	3.14	3.33	33
Plus: Non-interest income	1.13	1.13	57	1.11	0.89	71	1.14	1.21	54	1.23	0.90	73	1.16	0.90	70
Equals: adjusted operating income (tax equivalent)	3.61	3.87	42	4.02	4	52	3.93	4.04	46	4.31	4.16	55	4.30	4.27	50
Less: Overhead expense	2.05	2.28	38	2.50	2.60	46	2.29	2.57	38	2.74	2.59	59	2.49	2.58	46
Less: Provision for credit losses	-0.24	-0.12	30	0.71	0.58	68	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	60	0.07	0.02	84	0.02	0.02	59	0.01	0.01	70	-0.03	0	10
Plus: other tax equivalent adjustments	0	0	90	0	0	93	0	0	89	0	0	92	0	0	87
Equals: Pretax net operating income (tax equivalent)	1.86	1.78	57	0.83	0.88	46	1.28	1.04	65	1.46	1.53	41	1.76	1.55	70
Less: Applicable income taxes (tax equivalent)	0.43	0.40	65	0.19	0.19	52	0.30	0.23	68	0.37	0.35	51	0.48	0.32	89
Less: Minority interest	0	0	42	0	0	47	0	0	42	0	0	45	0	0	46
Equals: Net operating income	1.43	1.36	54	0.64	0.71	45	0.98	0.81	65	1.09	1.19	37	1.28	1.22	57
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.43	1.35	55	0.64	0.71	45	0.98	0.82	64	1.09	1.19	36	1.28	1.22	57
Memo: Net income (last four quarters)	1.17	1.07	60	0.96	1.06	43	0.98	0.82	64	1.09	1.19	35	1.28	1.22	57
Net income-BHC and noncontrolling (minority) interest	1.43	1.37	55	0.64	0.71	45	0.98	0.83	64	1.09	1.19	36	1.28	1.22	57
Margin Analysis															
Average earning assets / Average assets	91.97	93.08	35	90.98	93.22	20	91.47	92.32	37	90.93	93.22	23	91.33	93.23	27
Average interest-bearing funds / Average assets	62.17	62.97	55	67.27	71	36	64.13	64.06	51	66.66	70.66	32	67.90	70.70	38
Interest income (tax equivalent) / Average earning assets	3	3.18	37	3.87	4.29	21	3.51	3.55	45	4.19	4.49	22	4.07	4.38	29
Interest expense / Average earning assets	0.31	0.29	64	0.68	0.87	29	0.47	0.52	50	0.80	1.02	27	0.63	0.81	30
Net interest income (tax equivalent) / Average earning assets	2.70	2.88	35	3.19	3.36	34	3.05	3.01	46	3.38	3.45	39	3.44	3.58	36
Yield or Cost															
Total loans and leases (tax equivalent)	3.72	4.05	33	4.34	4.75	26	4.04	4.27	39	4.70	4.98	32	4.53	4.85	29
Interest-bearing bank balances	0.10	0.10	44	1.62	1.24	78	0.34	0.27	72	1.87	2.26	26	1.51	1.88	27
Federal funds sold and reverse repos		0.26			0.85			0.68		96.97	2.02	98	0.22	1.50	21
Trading assets		0.39			0.48			0.60		0	0.49	39	0	0.70	34
Total earning assets	2.98	3.15	37	3.84	4.23	18	3.49	3.51	45	4.16	4.47	25	4.04	4.33	30
Investment securities (tax equivalent)	1.57	1.84	30	2.55	2.64	40	2.29	2.25	53	2.67	2.74	48	2.41	2.69	28
US Treasury and agency securities (excluding mortgage-backed securities)	2.19	1.30	88	3.30	2.63	79	2.63	1.75	87	2.44	2.54	47	1.83	2.20	35
Mortgage-backed securities	1.19	1.60	13	2.33	2.42	38	1.90	2.05	29	2.55	2.54	54	2.42	2.44	50
All other securities	2.52	2.93	35	2.99	3.38	44	3.03	3.24	46	3.03	3.80	23	2.66	3.74	14
Interest-bearing deposits	0.17	0.26	35	0.80	0.98	31	0.46	0.53	48	0.93	1.13	34	0.69	0.85	34
Time deposits of \$250K or more	1.10	0.82	75	1.91	2.02	38	1.67	1.42	75	2.15	2.13	49	1.52	1.57	39
Time deposits < \$250K	0.94	0.78	68	1.69	1.79	35	1.44	1.36	57	1.81	1.91	31	1.44	1.42	46
Other domestic deposits	0.09	0.17	27	0.50	0.69	31	0.23	0.36	28	0.59	0.86	28	0.36	0.64	21
Foreign deposits		0.13			1.79			0.42			2.53			1.85	
Federal funds purchased and repos	0.12	0.18	53	0.90	0.72	61	0.35	0.62	32	1.19	1.23	53	0.69	1.03	47
Other borrowed funds and trading liabilities	0.77	1.38	30	2.02	0.78	82	1.08	1.50	32	2.39	1.03	81	1.71	2.10	11
All interest-bearing funds	0.45	0.42	63	0.92	1.14	29	0.66	0.74	48	1.10	1.34	31	0.85	1.06	28

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	29,723	26,890	116,879	116,262	89,772
Fiduciary activities income	11,280	10,367	38,205	34,263	27,003
Service charges on deposit accounts - domestic	3,222	4,253	13,980	18,866	15,366
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	1,350	1,255	4,789	4,276	4,061
Insurance activities revenue.....	12	5	174	22	182
Venture capital revenue.....	-1,188	-1,180	-741	-1,040	127
Net servicing fees	519	164	197	2,756	2,255
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	3,603	1,236	14,555	10,273	6,044
Other non-interest income.....	10,925	10,790	45,720	46,846	34,734
Total overhead expenses	54,040	60,514	234,288	258,854	193,408
Personnel expense.....	30,384	34,003	126,719	140,473	107,844
Net occupancy expense.....	6,535	7,164	27,157	27,682	22,036
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	2,401	2,557	10,008	9,547	5,854
Other operating expenses.....	14,720	16,790	70,404	81,152	57,674
Fee income on mutual funds and annuities.....	279	271	997	933	1,027
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,332	1,507	1,346	1,531	1,270
Average personnel expense per employee.....	22.81	22.56	94.14	91.75	84.92
Average assets per employee.....	7,929.44	6,413.65	7,612.04	6,159.98	6,105.25

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0.94	2.10	38	1.01	0.72	76	0.85	2.02	39	0.80	0.66	77	1.14	1.69
Overhead expenses / Net Interest Income + non-interest income	57.10	59.31	35	62.80	63.41	51	58.58	62.28	37	64.12	61.79	63	58.36	61.22
Percent of Average Assets														
Total overhead expense	2.05	2.28	38	2.50	2.60	46	2.29	2.57	38	2.74	2.59	59	2.49	2.58
Personnel expense.....	1.15	1.28	36	1.41	1.50	43	1.24	1.30	45	1.49	1.50	51	1.39	1.46
Net occupancy expense.....	0.25	0.24	52	0.30	0.32	41	0.27	0.26	55	0.29	0.32	42	0.28	0.31
Other operating expenses.....	0.65	0.73	46	0.80	0.76	59	0.78	0.94	49	0.96	0.76	78	0.82	0.79
Overhead less non-interest income	0.92	1.10	31	1.39	1.67	29	1.15	1.25	40	1.51	1.65	37	1.34	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	56.75	58.69	36	62.35	61.62	56	58.20	61.82	38	63.68	59.91	72	58	60.51
Personnel expense.....	31.91	33.28	36	35.04	35.22	42	31.48	32.36	40	34.56	34.17	51	32.34	34.42
Net occupancy expense.....	6.86	6.42	59	7.38	7.45	46	6.75	6.58	55	6.81	7.50	35	6.61	7.33
Other operating expenses.....	17.98	18.45	52	19.93	18.43	65	19.98	22.28	49	22.31	17.93	77	19.05	18.28
Total non-interest income	31.22	28.42	62	27.71	20.39	73	29.03	28.83	57	28.60	19.83	77	26.92	20.30
Fiduciary activities income	11.85	2.15	94	10.68	1.69	94	9.49	2.09	93	8.43	1.61	95	8.10	1.95
Service charges on domestic deposit accounts	3.38	3.21	52	4.38	3.19	75	3.47	3.27	54	4.64	3.21	77	4.61	3.58
Trading revenue.....	0	0.97	24	0	0.16	45	0	1.28	25	0	0.07	41	0	0.03
Investment banking fees and commissions.....	1.42	2.51	50	1.29	1.14	68	1.19	2.46	46	1.05	0.91	69	1.22	0.85
Insurance activities revenue.....	0.01	0.38	36	0.01	0.52	52	0.04	0.41	44	0.01	0.37	51	0.05	0.46
Venture capital revenue.....	-1.25	0.02	0	-1.22	0	2	-0.18	0.01	0	-0.26	0	2	0.04	0
Net servicing fees	0.55	0.99	62	0.17	-0.34	72	0.05	0.01	59	0.68	0.22	85	0.68	0.52
Net securitization income	0	0.01	45	0	0	49	0	0	45	0	0	48	0	0
Net gain (loss) - sales of loans, OREO, and other assets	3.78	3.74	57	1.27	3.28	49	3.62	3.92	60	2.53	2.27	70	1.81	1.98
Other non-interest income.....	11.47	8.65	71	11.12	7.77	78	11.36	9.65	68	11.52	7.41	83	10.42	7.05
Overhead less non-interest income	25.54	29.66	34	34.64	41.03	32	29.17	31.93	40	35.08	39.47	32	31.08	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.97	21.04	57	19.33	17.29	50	21.28	18.63	63	22.91	21.51	58	25.70	18.37
Applicable income tax + TE / Pretax net operating income + TE	23.19	22.74	55	22.99	21.44	51	23.37	21.18	67	25.10	23.31	64	27.36	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	4,870,843	5,151,187	4,961,083	5,089,500	4,253,351	-5.44	132.55	
Commercial and industrial loans	1,559,613	1,222,897	1,473,232	1,207,895	1,048,907	27.53	353.13	
Loans to individuals	33,015	48,591	37,417	49,754	28,170	-32.06	181.22	
Loans to depository institutions and acceptances of other banks	495	1,235	877	1,439	326	-59.92	280.77	
Agricultural loans	40,325	45,855	49,496	50,800	53,364	-12.06	-30.22	
Other loans and leases	313,281	365,677	334,885	356,560	210,205	-14.33	306.05	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	6,817,572	6,835,442	6,856,990	6,755,948	5,594,323	-0.26	163.68	
Less: Allowance for loan and lease losses	93,943	84,384	101,048	53,748	50,648	11.33	107.97	
Net loans and leases	6,723,629	6,751,058	6,755,942	6,702,200	5,543,675	-0.41	164.67	
Debt securities that reprice or mature in over 1 year	2,696,166	1,623,187	2,138,974	1,498,148	1,227,973	66.10	281.31	
Mutual funds and equity securities	7,146	4,936	5,530	5,952	6,169	44.77	133.91	
Subtotal	9,426,941	8,379,181	8,900,446	8,206,300	6,777,817	12.50	190.02	
Interest-bearing bank balances	293,823	209,153	569,713	392,742	111,135	40.48	10.21	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	100,789	142,758	122,213	150,109	78,372	-29.40	-14.38	
Trading assets	0	0	0	0	1,438			
Total earning assets	9,821,553	8,731,092	9,592,372	8,749,151	6,968,762	12.49	170.21	
Non-interest-bearing cash and due from depository institutions	110,979	133,695	118,824	136,546	128,838	-16.99	104.14	
Premises, fixed assets, and leases	140,002	158,846	142,905	160,757	117,672	-11.86	122.54	
Other real estate owned	4,292	3,553	4,571	3,057	376	20.80	827.00	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	682,737	694,219	685,375	646,218	486,709	-1.65	394.37	
Total assets	10,759,563	9,721,405	10,544,047	9,695,729	7,702,357	10.68	176.55	
Quarterly average assets	10,562,011	9,665,374	10,370,649	9,691,055	7,859,434	9.28	170.85	
Average loans and leases (YTD)	6,768,037	6,720,240	7,089,192	6,506,520	5,563,121	0.71	161.33	
Memoranda								
Loans held-for-sale	38,272	89,943	42,813	68,699	25,895	-57.45	195.70	
Loans not held-for-sale	6,779,300	6,745,499	6,814,177	6,687,249	5,568,428	0.50	163.52	
Real estate loans secured by 1–4 family	1,377,591	1,744,331	1,449,785	1,739,181	1,479,085	-21.02	114.78	
Commercial real estate loans	3,341,140	3,276,271	3,356,642	3,218,829	2,679,667	1.98	154.38	
Construction and land development	429,901	451,140	463,620	425,027	312,278	-4.71	271.77	
Multifamily	640,845	535,962	573,848	526,123	449,883	19.57	101.96	
Nonfarm nonresidential	2,270,394	2,289,169	2,319,174	2,267,679	1,917,506	-0.82	157.86	
Real estate loans secured by farmland	152,112	130,585	154,656	131,490	94,599	16.49	8.89	
Total investment securities	2,804,101	1,770,881	2,266,717	1,654,209	1,312,514	58.34	238.72	
U.S. Treasury securities	23,757	45,394	27,837	51,737	25,411	-47.66	-63.73	
US agency securities (excluding mortgage-backed securities)	66,578	90,574	69,519	163,000	52,342	-26.49	-39.83	
Municipal securities	287,462	284,747	304,711	268,291	203,991	0.95	32.27	
Mortgage-backed securities	2,284,838	1,246,278	1,786,932	1,061,253	892,403	83.33	714.69	
Asset-backed securities	0	0	0	0	0			
Other debt securities	134,320	98,952	72,188	103,976	132,198	35.74	-10.97	
Mutual funds and equity securities	7,146	4,936	5,530	5,952	6,169	44.77	133.91	
Available-for-sale securities	2,796,955	1,765,945	2,261,187	1,648,257	697,685	58.38	259.15	
U.S. Treasury securities	23,757	45,394	27,837	51,737	25,411	-47.66	-63.73	
US agency securities (excluding mortgage-backed securities)	66,578	90,574	69,519	163,000	52,342	-26.49	-39.83	
Municipal securities	287,462	284,747	304,711	268,291	170,044	0.95	69.85	
Mortgage-backed securities	2,284,838	1,246,278	1,786,932	1,061,253	317,690	83.33	717.58	
Asset-backed securities	0	0	0	0	0			
Other debt securities	134,320	98,952	72,188	103,976	132,198	35.74	-10.97	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)					-5,301			
Available-for-sale securities appreciation (depreciation)	7,547	49,722	49,644	21,193	-9,528	-84.82	-28.36	
Structured notes, fair value	238	302	253	309	5,304	-21.19		
Pledged securities	562,622	647,757	628,027	704,692	498,312	-13.14	-3.72	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,859,492	1,910,673	2,552,039	1,832,619	1,464,700	49.66	276.37
NOW, ATS and transaction accounts	337,270	348,308	407,214	372,486	213,781	-3.17	497.29
Time deposits less brokered deposits < \$250K	859,368	1,138,090	919,534	1,224,396	968,947	-24.49	
MMDA and other savings accounts	4,654,617	4,232,240	4,599,248	4,162,441	3,073,837	9.98	141.90
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	8,710,747	7,629,311	8,478,035	7,591,942	5,721,265	14.17	184.77
Time deposits of \$250K or more	155,401	329,864	192,563	297,442	264,089	-52.89	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	210,132	167,250	175,614	205,491	185,796	25.64	26.48
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,000	21,039	4,000	10,194	20,000	-80.99	
Other borrowings w/remaining maturity over 1 year	45,090	75,622	45,224	131,183	69,539	-40.37	-43.64
Brokered deposits < \$250K	7,699	14,058	7,251	13,012	263,967	-45.23	
Noncore funding	422,322	607,833	424,652	657,322	803,391	-30.52	14.44
Trading liabilities	0	0	0	0	1,438		
Subordinated notes and debentures + trust preferred securities	253,879	130,620	253,694	130,556	130,302	94.36	361.60
Other liabilities	106,793	136,056	117,597	95,475	50,997	-21.51	335.94
Total liabilities	9,493,741	8,503,820	9,273,978	8,475,295	6,707,393	11.64	170.68
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	56	56	56	56	49	0.00	93.10
Common surplus	1,255,044	1,249,301	1,253,360	1,248,216	1,080,084	0.46	112.33
Retained earnings	45,897	-27,599	20,830	-14,813	-72,167		
Accumulated other comprehensive income	3,821	33,101	33,309	14,960	-6,812	-88.46	-39.51
Other equity capital components	-38,996	-37,274	-37,486	-27,985	-6,190		
Total holding company equity capital	1,265,822	1,217,585	1,270,069	1,220,434	994,964	3.96	230.27
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,265,822	1,217,585	1,270,069	1,220,434	994,964	3.96	230.27
Total liabilities and capital	10,759,563	9,721,405	10,544,047	9,695,729	7,702,357	10.68	176.55
Memoranda							
Non-interest-bearing deposits	2,859,492	1,910,673	2,552,039	1,832,619	1,464,700	49.66	276.37
Interest-bearing deposits	6,014,355	6,062,560	6,125,810	6,069,777	4,784,621	-0.80	148.32
Total deposits	8,873,847	7,973,233	8,677,849	7,902,396	6,249,321	11.30	178.90
Long-term debt that reprices within 1 year	0	35,595	0	83,600	50,000	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,270,069	1,220,434	1,220,434	994,964	935,003		
Accounting restatements	0	-15,922	-15,922	0	0		
Net income	37,816	15,364	100,344	102,953	98,928		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,510	9,672	12,272	24,292	0		
Changes incident to business combinations	0	0	0	166,281	0		
Less: Dividends declared	12,513	12,055	48,012	45,171	39,010		
Change in other comprehensive income	-29,488	18,141	18,349	21,772	-3,397		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,448	1,295	7,148	3,927	3,440		
Holding company equity capital, ending balance	1,265,822	1,217,585	1,270,069	1,220,434	994,964		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	45.27	36.10	72	52.99	52.54	49	47.05	36.22	72	52.49	52.67	48	55.22	53.63	51
Commercial and industrial loans	14.50	13.88	56	12.58	11.25	60	13.97	13.52	53	12.46	11.45	59	13.62	11.42	67
Loans to individuals	0.31	3.42	20	0.50	2.65	36	0.35	3.40	22	0.51	2.71	36	0.37	2.65	27
Loans to depository institutions and acceptances of other banks	0	0.02	76	0.01	0	91	0.01	0.03	77	0.01	0	92	0	0	90
Agricultural loans.....	0.37	0.19	78	0.47	0.50	68	0.47	0.19	80	0.52	0.53	71	0.69	0.47	74
Other loans and leases.....	2.91	4.29	49	3.76	1.37	82	3.18	4.63	50	3.68	1.08	86	2.73	2.64	60
Net loans and leases.....	62.49	60.99	51	69.45	71.80	33	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40
Debt securities over 1 year.....	25.06	16.70	83	16.70	13.39	73	20.29	15.55	72	15.45	13.66	65	15.94	13.20	66
Mutual funds and equity securities	0.07	0.06	69	0.05	0.05	65	0.05	0.05	65	0.06	0.06	67	0.08	0.05	74
Subtotal	87.61	78.43	89	86.19	85.81	50	84.41	78.16	70	84.64	86.76	30	88	87.24	50
Interest-bearing bank balances	2.73	9.08	12	2.15	3.70	35	5.40	7.51	37	4.05	2.97	68	1.44	2.30	49
Federal funds sold and reverse repos	0	0.50	27	0	0.04	36	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.94	1.59	43	1.47	2.03	50	1.16	1.68	47	1.55	2.10	52	1.02	2.14	46
Trading assets	0	0.56	19	0	0.05	39	0	1.01	17	0	0.03	38	0.02	0.02	76
Total earning assets.....	91.28	91.48	50	89.81	92.21	20	90.97	91.05	48	90.24	92.39	21	90.48	92.24	25
Non-interest cash and due from depository institutions.....	1.03	1	50	1.38	1.13	69	1.13	1.07	50	1.41	1.14	69	1.67	1.25	74
Other real estate owned.....	0.04	0.02	81	0.04	0.04	60	0.04	0.02	80	0.03	0.04	57	0	0.04	27
All other assets.....	7.69	7.44	54	8.81	6.58	82	7.90	7.82	51	8.35	6.41	78	7.85	6.39	70
Memoranda															
Short-term investments	3.67	11.92	10	3.62	6.17	29	6.56	11.17	29	5.60	5.36	59	2.46	4.70	38
U.S. Treasury securities.....	0.22	0.98	56	0.47	0.24	79	0.26	0.84	62	0.53	0.29	78	0.33	0.37	74
US agency securities (excluding mortgage-backed securities)	0.62	0.73	63	0.93	1.01	61	0.66	0.63	67	1.68	1.25	64	0.68	1.67	49
Municipal securities	2.67	1.77	68	2.93	2.69	61	2.89	1.69	72	2.77	2.58	63	2.65	2.66	61
Mortgage-backed securities	21.24	12.38	88	12.82	9.31	71	16.95	11.75	75	10.95	9.38	61	11.59	8.73	69
Asset-backed securities	0	0.35	25	0	0.28	35	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	1.25	0.46	80	1.02	0.53	76	0.68	0.42	75	1.07	0.53	78	1.72	0.52	85
Loans held-for-sale.....	0.36	0.46	58	0.93	0.45	78	0.41	0.52	54	0.71	0.39	82	0.34	0.29	76
Loans held for investment	63.01	61.15	53	69.39	71.37	34	64.63	61.72	49	68.97	72.01	31	72.30	73.24	42
Real estate loans secured by 1–4 family	12.80	11.69	57	17.94	16.12	60	13.75	11.91	59	17.94	16.02	63	19.20	16.83	65
Revolving	2.85	1.51	79	4.21	2.22	80	3.18	1.66	79	3.98	2.24	78	3.63	2.43	70
Closed-end, secured by first liens	9.70	9.76	55	13.32	13.19	59	10.28	9.81	55	13.52	13.07	61	14.94	13.60	61
Closed-end, secured by junior liens	0.25	0.21	74	0.41	0.37	58	0.29	0.22	75	0.44	0.37	59	0.63	0.41	77
Commercial real estate loans	31.05	22.27	73	33.70	32.97	57	31.83	22.22	74	33.20	33.26	53	34.79	33.39	58
Construction and land development.....	4	3.32	61	4.64	4.95	51	4.40	3.40	65	4.38	5	50	4.05	4.78	50
Multifamily.....	5.96	3.21	84	5.51	4.89	68	5.44	3.12	79	5.43	4.76	70	5.84	5.12	72
Nonfarm nonresidential	21.10	14.77	73	23.55	21.52	63	22	14.72	74	23.39	21.85	59	24.90	21.85	66
Real estate loans secured by farmland.....	1.41	0.33	89	1.34	0.95	70	1.47	0.33	89	1.36	0.95	71	1.23	0.88	72

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	71.45	57.91	73	75.36	73	54	72.35	57.15	77	75.33	72.74	55	76.03	72.88	54
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.21	19.43	52	25.52	22.54	58	21.14	19.43	55	25.74	22.29	61	26.44	23.13	62
Real estate loans secured by 1–4 family.....	4.50	2.45	78	5.99	3.11	84	4.89	2.64	80	5.71	3.13	80	4.99	3.34	72
Revolving	15.71	16.76	47	19.53	19	56	16.25	16.59	48	20.03	18.71	59	21.44	19.33	60
Closed-end.....	49.01	35.36	78	47.93	46.09	58	48.95	34.63	79	47.64	46.16	57	47.90	45.57	59
Construction and land development.....	6.31	5.29	62	6.60	6.94	53	6.76	5.26	65	6.29	6.97	51	5.58	6.53	49
1–4 family.....	0.58	1.05	50	0.51	1.53	27	0.64	0.93	51	0.58	1.47	36	0.79	1.52	44
Other.....	5.73	4.21	67	6.09	5.29	63	6.12	4.19	69	5.71	5.34	57	4.79	4.90	53
Multifamily.....	9.40	5.08	84	7.84	6.63	69	8.37	4.96	80	7.79	6.42	70	8.04	6.76	73
Nonfarm nonresidential	33.30	23.47	74	33.49	30.32	65	33.82	22.93	79	33.57	30.59	65	34.28	30.16	67
Owner-occupied.....	12.93	7.93	81	13.33	10.67	72	13.30	7.68	82	13.34	10.68	70	14.47	10.31	79
Other.....	20.37	15.25	66	20.16	19.09	58	20.53	14.95	69	20.22	19.36	55	19.81	19.35	57
Real estate loans secured by farmland.....	2.23	0.56	88	1.91	1.39	71	2.26	0.54	88	1.95	1.38	72	1.69	1.27	72
Loans to depository institutions and acceptances of other banks.....	0.01	0.03	76	0.02	0.01	90	0.01	0.06	75	0.02	0	91	0.01	0	90
Commercial and industrial loans	22.88	23.16	53	17.89	16.08	61	21.49	22.17	50	17.88	16.16	62	18.75	16.21	66
Loans to individuals	0.48	6.02	20	0.71	3.97	37	0.55	6.13	21	0.74	4	37	0.50	3.89	27
Credit card loans	0	0.50	22	0.01	0.03	73	0	0.65	22	0.02	0.04	73	0.03	0.04	76
Agricultural loans.....	0.59	0.33	77	0.67	0.74	68	0.72	0.32	79	0.75	0.78	70	0.95	0.69	74
Other loans and leases.....	4.60	8.05	47	5.35	1.96	82	4.88	9.09	46	5.28	1.48	87	3.76	3.74	60
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	451.17	382.51	60	522.20	495.64	61	467.99	381.27	64	521.39	493.53	57	509.64	505.61	50
Real estate loans secured by 1–4 family.....	127.60	124.29	53	176.83	152.35	63	136.76	125.03	55	178.17	151.03	67	177.23	161.34	63
Revolving	28.41	16.14	74	41.48	21.20	82	31.65	17.42	75	39.53	21.25	80	33.48	23.52	70
Closed-end.....	99.19	106.79	50	135.35	128.54	60	105.11	106.14	52	138.63	127.10	62	143.75	134.73	64
Commercial real estate loans	309.48	237.40	67	332.13	312.51	61	316.64	234.65	68	329.75	311.74	60	321.08	316.03	54
Construction and land development.....	39.82	35.26	60	45.73	46.61	54	43.73	35.62	63	43.54	46.63	51	37.42	44.92	45
1–4 family.....	3.64	6.84	48	3.52	10.01	27	4.17	6.34	50	4.04	9.52	32	5.30	10.21	42
Other.....	36.18	28.01	66	42.21	35.67	61	39.56	28.16	67	39.50	35.90	58	32.12	33.75	53
Multifamily.....	59.36	34.02	84	54.33	46.80	70	54.13	32.74	78	53.90	44.76	72	53.91	48.38	69
Nonfarm nonresidential	210.30	157.71	67	232.07	205.18	65	218.77	155.06	69	232.31	206.64	63	229.76	208.15	58
Owner-occupied.....	81.66	52.99	75	92.35	71.52	72	86.01	52.37	77	92.34	71.54	74	96.98	70.68	74
Other.....	128.64	102.29	62	139.72	129.31	58	132.77	100.54	64	139.97	130.65	57	132.78	134.17	50
Real estate loans secured by farmland.....	14.09	3.50	88	13.24	8.74	72	14.59	3.44	89	13.47	8.66	73	11.34	8.13	72
Loans to depository institutions and acceptances of other banks.....	0.05	0.18	76	0.13	0.03	91	0.08	0.28	76	0.15	0.01	92	0.04	0.01	90
Commercial and industrial loans	144.46	145.22	51	123.97	107.03	64	138.97	139.91	50	123.74	106.70	64	125.68	107.07	66
Loans to individuals	3.06	35.91	21	4.93	24.64	38	3.53	37.47	23	5.10	24.83	38	3.38	24.45	24
Credit card loans	0	2.59	22	0.10	0.20	73	0	3.30	22	0.15	0.24	72	0.20	0.24	76
Agricultural loans.....	3.74	1.94	79	4.65	4.59	68	4.67	1.88	80	5.20	4.86	72	6.39	4.49	75
Other loans and leases.....	29.02	47.52	43	37.07	13.34	82	31.59	49.54	46	36.53	10.25	87	25.19	25.58	62
Supplemental															
Non-owner occupied CRE loans / Gross loans	36.42	27.81	70	35.16	35.25	57	36.15	27.32	71	34.87	35.38	55	34.20	35.09	54
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	229.99	185.94	60	243.64	239.50	57	233.85	183.76	62	241.33	239.13	56	229.24	243.62	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	311.65	243.39	66	335.99	315.61	61	319.86	240.85	68	333.66	315.15	59	326.22	318.90	54

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	3.67	11.92	10	3.62	6.17	29	6.56	11.17	29	5.60	5.36	59	2.46	4.70	38
Liquid assets	25.84	27.16	47	17.75	16.56	63	24.40	26.22	52	18.62	16.28	68	15.73	15.56	54
Investment securities	26.06	18.78	75	18.22	16.02	65	21.50	17.85	67	17.06	16.41	58	17.04	16.02	60
Net loans and leases	62.49	60.99	51	69.45	71.80	33	64.07	61.58	49	69.13	72.36	31	71.97	73.30	40
Net loans, leases and standby letters of credit	62.81	61.79	50	69.83	72.18	34	64.39	62.48	46	69.51	72.78	31	72.34	73.71	39
Core deposits	80.96	73.69	75	78.48	71.07	76	80.41	70.67	82	78.30	71.61	74	74.28	69.97	66
Noncore funding	3.93	11.95	17	6.25	15.12	17	4.03	14.13	12	6.78	14.61	21	10.43	16.58	27
Time deposits of \$250K or more	1.44	1.96	46	3.39	4.27	46	1.83	2.11	51	3.07	4.33	39	3.43	4.28	52
Foreign deposits	0	0.34	39	0	0	48	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.95	1.22	78	1.72	0.91	76	1.67	1.47	70	2.12	0.77	84	2.41	0.96	83
Secured federal funds purchased	0	0	48	0	0	47	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	1.95	0.60	86	1.72	0.86	76	1.67	0.54	81	2.12	0.75	85	2.41	0.97	83
Commercial paper	0	0.01	45	0	0	49	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.04	1.11	35	0.22	2.71	26	0.04	1.24	27	0.11	2.75	23	0.26	3.63	23
Earning assets that reprice within 1 year	25.21	38.67	18	30.13	32.25	44	28.94	39.38	23	31.24	33.16	48	29.30	32.35	47
Interest-bearing liabilities that reprice within 1 year	6.55	7.73	56	10.19	18.02	36	7.35	8.20	60	10.50	18.54	33	12.98	18.20	44
Long-term debt that reprices within 1 year	0	0.28	30	0.37	0.12	82	0	0.47	27	0.86	0.15	88	0.65	0.16	85
Net assets that reprice within 1 year	18.66	29.49	26	19.58	13.56	59	21.58	29.11	33	19.87	13.71	61	15.67	12.98	53
Other Liquidity and Funding Ratios															
Net noncore funding dependence	0.29	-0.51	55	3.05	10.43	25	-3	3.20	34	1.39	10.70	21	9.06	13.54	31
Net short-term noncore funding dependence	-0.59	-6.88	70	1.23	5.47	31	-3.97	-4.76	48	-1.15	5.88	25	6.93	8.57	39
Short-term investment / Short-term noncore funding	116.40	246.74	31	77.36	85.19	65	204.73	184.19	62	121.04	78.10	76	28.76	62.28	46
Liquid assets - short-term noncore funding / Nonliquid assets	30.59	30.67	52	15.88	7.37	75	28.04	28.18	58	17.20	6.90	78	8.51	4.17	67
Net loans and leases / Total deposits	75.77	76.22	50	84.67	90.71	29	77.85	79.43	43	84.81	90.96	27	88.71	92.88	32
Net loans and leases / Core deposits	77.19	83.77	39	88.49	102.17	23	79.69	88.34	35	88.28	102.55	21	96.90	106.50	30
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.62			0.81			1.57			0.36			-0.68	-0.47	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.75	1.31	39	5.39	2.80	83	5.05	4.31	66	2.30	1.28	78	-1.22	-1.95	62
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	36	0	-0.05	48	0	0.02	36	0	-0.02	59	-0.01	-0.04	48
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	6.21	26	0	11.38	15	0	7.25	23	46.37	10.76	90
Available-for-sale securities	99.75	85.49	78	99.72	92.49	63	99.76	87.23	78	99.64	91.33	64	53.16	88.32	10
U.S. Treasury securities	0.85	5.10	49	2.56	1.66	78	1.23	4.72	56	3.13	2.07	79	1.94	2.08	74
US agency securities (excluding mortgage-backed securities)	2.37	4.35	52	5.11	6.85	54	3.07	4.01	61	9.85	8.16	62	3.99	11	43
Municipal securities	10.25	9.71	63	16.08	16.56	57	13.44	9.83	70	16.22	15.40	59	15.54	16.63	55
Mortgage-backed securities	81.48	66.67	70	70.38	57.75	68	78.83	66.64	65	64.15	57.07	58	67.99	54.50	69
Asset-backed securities	0	1.97	25	0	1.61	34	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	4.79	3.05	73	5.59	3.74	72	3.18	3.01	65	6.29	3.73	76	10.07	3.75	81
Mutual funds and equity securities	0.25	0.36	64	0.28	0.46	63	0.24	0.35	60	0.36	0.49	65	0.47	0.41	72
Debt securities 1 year or less	3.59	9.29	29	8.06	13.45	44	5.39	10.55	33	9.07	13.55	47	5.97	13.91	39
Debt securities 1 to 5 years	10.61	16.09	44	15.94	22.24	41	10.93	17.03	44	21.85	23.43	52	52.96	23.42	90
Debt securities over 5 years	85.54	72.48	69	75.72	60.11	73	83.43	69.86	66	68.71	58.63	58	40.60	58.36	25
Pledged securities	20.06	33.48	35	36.58	46.13	43	27.71	35.67	39	42.60	43.76	49	37.97	42.20	47
Structured notes, fair value	0.01	0.05	85	0.02	0.05	80	0.01	0.02	86	0.02	0.09	78	0.40	0.15	87
Percent Change from Prior Like Quarter															
Short-term investments	12.13	156.41	14	-8.90	42.20	27	27.46	183.32	22	186.45	32.84	89	-40.78	16.28	12
Investment securities	58.34	31.91	76	-8.74	4.97	20	37.03	23.62	73	26.03	4.80	88	-0.69	8.02	31
Core deposits	14.17	29.18	10	4.73	9.29	36	11.67	26.88	8	32.70	9.96	94	4.27	10.40	35
Noncore funding	-30.52	-25.09	47	-29.82	12.16	7	-35.40	-12.18	24	-18.18	4.16	20	-35.89	6.76	7

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,754,371	1,649,566	1,398,483
Commit: Secured commercial real estate loans	288,070	361,650	309,528	387,576	344,935
Commit: Unsecured real estate loans	45,663	49,366	48,279	64,620	29,354
Credit card lines (reported semiannually, June/Dec)	0	0	0	17,035	16,561
Securities underwriting	0	0	0	0	0
Standby letters of credit	34,506	37,172	33,478	37,145	28,574
Commercial and similar letters of credit	5,137	5,602	5,459	5,436	3,583
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	62,489	353,588	85,942	135,255	48,571
Written options contracts (interest rate)	25,073	268,705	45,122	69,079	27,182
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	872,495	720,239	859,909	650,836	243,661
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						16.64	22.01	32	17.01	16.97	53	18.16	17.31	59	
Standby letters of credit	0.32	0.67	35	0.38	0.34	63	0.32	0.71	32	0.38	0.36	59	0.37	0.35	57
Commercial and similar letters of credit	0.05	0.02	83	0.06	0.01	91	0.05	0.02	86	0.06	0.01	89	0.05	0.01	87
Securities lent	0	0.11	41	0	0	50	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0	46	0	0.35	26	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0.30	27	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0	48	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0	48	0	0.30	33	0	0	47	0	0	47
Derivative contracts	8.92	42.67	27	13.81	4.61	80	9.40	48.62	26	8.82	2.95	82	4.15	6.51	50
Interest rate contracts	8.92	30.32	29	13.81	4.45	80	9.40	34.36	28	8.82	2.87	82	4.15	6.40	50
Interest rate futures and forward contracts	0.58	4.59	55	3.64	0.37	91	0.82	6.21	52	1.39	0.08	93	0.63	0.25	81
Written options contracts (interest rate)	0.23	2	32	2.76	0.42	89	0.43	2.18	37	0.71	0.13	88	0.35	0.26	70
Purchased options contracts (interest rate)	0	1.45	22	0	0.03	44	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	8.11	20.33	35	7.41	2.93	78	8.16	20.83	34	6.71	2.19	80	3.16	5.18	52
Foreign exchange contracts	0	6.19	25	0	0	47	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.83	26	0	0	47	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.03	41	0	0	49	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.71	39	0	0	49	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.80	33	0	0	48	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.06	43	0	0	49	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.27	38	0	0	49	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.18	38	0	0	48	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.27	37	0	0	49	0	0.32	36	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						24.75	42.82	31	25.35	24.81	55	25.14	25.18	50	

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	960,057	1,342,532	990,973	855,170	319,414
Interest rate contracts	960,057	1,342,532	990,973	855,170	319,414
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	62,489	353,588	85,942	135,255	48,571
Written options	25,073	268,705	45,122	69,079	27,182
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	25,073	268,705	45,122	69,079	27,182
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	872,495	720,239	859,909	650,836	243,661
Held for trading.....	0	0	0	0	243,661
Interest rate contracts	0	0	0	0	243,661
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	960,057	1,342,532	990,973	855,170	75,753
Interest rate contracts	960,057	1,342,532	990,973	855,170	75,753
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	872,495	650,242	859,909	580,837	292,232
One year or less	20,000	0	20,000	0	48,571
Over 1 year to 5 years	204,944	164,678	220,883	139,585	55,316
Over 5 years	647,551	485,564	619,026	441,252	188,345
Gross negative fair value (absolute value)	25,173	46,600	38,403	14,821	2,643
Gross positive fair value.....	22,623	40,978	33,918	13,400	2,062
Held for trading.....	0	0	0	0	1,438
Non-traded.....	22,623	40,978	33,918	13,400	624
Current credit exposure on risk-based capital derivative contracts	22,090	35,832	32,685	12,354	1,438
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.52	76	100	99.81	59	100	94.10	77	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	0.02	43	0	3.49	25	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.04	33	0	0.01	46	0	1.17	32	0	0.07	45	0	0	47
Futures and forwards	6.51	12.82	51	26.34	16.76	70	8.67	14.05	53	15.82	14.06	65	15.21	11.75	70
Written options	2.61	8.11	37	20.01	14.03	67	4.55	8.18	49	8.08	11.73	60	8.51	11.14	68
Exchange-traded	0	0.10	42	0	0	48	0	0.14	40	0	0	48	0	0	49
Over-the-counter	2.61	7.80	38	20.01	13.57	67	4.55	7.73	52	8.08	10.84	60	8.51	10.65	68
Purchased options	0	3.58	20	0	1.84	34	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded	0	0.11	42	0	0	49	0	0.15	40	0	0	49	0	0	49
Over-the-counter	0	3.15	21	0	1.82	35	0	2.86	21	0	2.28	36	0	1.22	38
Swaps	90.88	69.64	67	53.65	59.14	39	86.77	68.76	61	76.11	64.61	49	76.28	65.42	41
Held for trading	0	42.14	20	0	10.82	36	0	43.53	19	0	15.01	35	76.28	13.60	84
Interest rate contracts	0	36.29	20	0	12.35	36	0	36.62	19	0	16.17	35	76.28	12.87	85
Foreign exchange contracts	0	1.47	33	0	0	47	0	1.60	32	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.51	40	0	0	48	0	0.68	38	0	0	48	0	0	49
Non-traded	100	57.86	79	100	89.18	63	100	56.47	80	100	84.99	64	23.72	86.40	15
Interest rate contracts	100	54.11	87	100	88.61	68	100	53.82	87	100	84.69	69	23.72	85.51	15
Foreign exchange contracts	0	0.45	33	0	0.01	45	0	0.46	34	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.12	37	0	0	47	0	0.10	37	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	90.88	90.92	34	48.43	67.08	25	86.77	91.48	27	67.92	80.07	29	91.49	82.85	40
One year or less	2.08	26.80	13	0	15.23	15	2.02	32.05	11	0	15.20	15	15.21	12.75	70
Over 1 year to 5 years	21.35	28.69	43	12.27	15.99	50	22.29	27.06	50	16.32	22.92	47	17.32	22.66	51
Over 5 years	67.45	30.03	87	36.17	28.82	59	62.47	29.56	81	51.60	34.12	65	58.97	36.28	67
Gross negative fair value (absolute value)	2.62	1.21	92	3.47	3.13	56	3.88	1.55	89	1.73	1.30	61	0.83	0.66	58
Gross positive fair value	2.36	1.70	82	3.05	2.44	62	3.42	2.23	79	1.57	1.14	69	0.65	1.10	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	54	0.05	0.02	82	0.04	0.07	60	0.02	0	83	0	0.01	60
Gross positive fair value (X)	0.02	0.07	33	0.04	0.01	84	0.03	0.09	37	0.01	0	87	0	0.01	50
Held for trading (X)	0	0.05	21	0	0	44	0	0.07	19	0	0	44	0	0	82
Non-traded (X)	0.02	0.01	72	0.04	0.01	91	0.03	0.02	81	0.01	0	92	0	0.01	40
Current credit exposure (X)	0.02	0.05	42	0.04	0.01	87	0.03	0.06	43	0.01	0.01	74	0	0	55
Credit losses on derivative contracts	0	0	47	0	0	49	0	0	43	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	50	0	0	46	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.30	0.61	43	0.47	0.11	85	0.45	0.85	46	0.17	0.10	72	0.02	0.06	53

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	101,048	53,748	53,748	50,648	53,582
Gross losses	964	4,148	11,088	11,760	10,944
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	655	735	2,758	4,454	3,581
Net losses	309	3,413	8,330	7,306	7,363
Provision for loan and lease losses	-6,796	17,216	38,797	10,406	4,429
Adjustments	0	16,833	16,833	0	0
Ending balance	93,943	84,384	101,048	53,748	50,648
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Analysis Ratios																
Provision for loan and lease losses / Average assets	-0.26	-0.11	24	0.71	0.58	68	0.38	0.51	31	0.11	0.12	55	0.06	0.12	33	
Provision for loan and lease losses / Average loans and leases	-0.40	-0.20	26	1.02	0.80	68	0.55	0.82	31	0.16	0.16	58	0.08	0.16	33	
Provision for loan and lease losses / Net loan and lease losses	-2,199.35	-168.35	4	504.42	717.14	51	465.75	487.86	63	142.43	142.73	58	60.15	182.69	21	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.39	1.49	44	1.25	1.17	59	1.48	1.58	48	0.80	0.94	31	0.91	0.94	50	
Allowance for loan and lease losses / Total loans and leases	1.38	1.47	45	1.23	1.15	61	1.47	1.55	50	0.80	0.93	32	0.91	0.93	50	
Allowance for loan and lease losses / Net loans and leases losses (X)	76.01	18.09	92	6.18	24.62	29	12.13	11.58	69	7.36	17.18	41	6.88	21.35	32	
Allowance for loan and lease losses / Nonaccrual assets	432.80	291.29	79	328.70	334.63	63	440.68	299.17	80	192.67	315.75	50	144.72	285.36	35	
ALLL / 90+ days past due + nonaccrual loans and leases	411.04	246.27	82	310.10	291.99	67	415.82	244.34	82	182.15	283.41	52	138.39	259.30	35	
Gross loan and lease losses / Average loans and leases	0.06	0.24	22	0.25	0.15	75	0.16	0.34	34	0.18	0.16	64	0.20	0.15	70	
Recoveries / Average loans and leases	0.04	0.08	33	0.04	0.04	66	0.04	0.07	31	0.07	0.05	74	0.06	0.05	66	
Net losses / Average loans and leases	0.02	0.16	20	0.20	0.11	78	0.12	0.27	35	0.11	0.11	60	0.13	0.09	71	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	44	0	0	49	0	0	48	
Recoveries / Prior year-end losses	5.91	7.39	44	6.25	9.45	50	23.45	33.98	37	40.70	41.80	57	57.40	51.25	69	
Earnings coverage of net loan and lease losses (X)	135.40	25.70	91	10.68	18.72	40	20.05	22.91	63	19.83	22.46	54	18.79	29.27	50	
Net Loan and Lease Losses By Type																
Real estate loans	0	0.03	46	0.10	0.02	87	0.04	0.04	58	0	0.02	44	0.10	0.01	92	
Real estate loans secured by 1–4 family	-0.08	-0.01	9	0.08	0.01	90	0.05	0.01	85	-0.01	0.02	23	0.02	0.01	69	
Revolving	-0.13	-0.03	14	0.04	0	83	0.14	0.01	89	0	0.02	31	0	0.02	28	
Closed-end	-0.06	-0.01	9	0.10	0.02	89	0.02	0	78	-0.01	0.02	20	0.03	0.01	75	
Commercial real estate loans	0.04	0.05	66	0.11	0.02	86	0.04	0.07	50	0.05	0.02	78	0.14	0.01	94	
Construction and land development	0.06	0	88	-0.13	-0.01	6	-0.13	0	2	-0.13	-0.02	8	-0.04	-0.02	19	
1–4 family	0	0	15	-0.09	0	2	-0.03	0	8	-0.04	0	2	0.03	0	94	
Other	0.06	0	89	-0.04	-0.01	12	-0.10	0	1	-0.09	-0.02	11	-0.07	-0.02	14	
Multifamily	0	0	89	-0.01	0	8	0	0	20	0	0	17	0	0	16	
Nonfarm nonresidential	0.04	0.07	66	0.19	0.02	90	0.08	0.11	58	0.10	0.03	82	0.20	0.02	95	
Owner-occupied	0.04	0.01	86	0.18	0.01	95	0.05	0.02	80	0.02	0.01	78	0.06	0.01	92	
Other	0	0.06	19	0.01	0.01	85	0.03	0.08	48	0.08	0.01	87	0.14	0.01	94	
Real estate loans secured by farmland	0	0	57	0	0	50	0	0.02	46	-1.03	0.01	0	0	0	49	
Commercial and industrial loans	0.05	0.20	39	0.64	0.23	82	0.41	0.47	51	0.49	0.27	76	0.26	0.18	67	
Loans to individuals	1.24	1.06	65	1.47	0.87	79	1.20	1.13	67	0.91	0.74	71	1.77	0.71	88	
Credit card loans				2.41	0	2.23	18		2.92		0.56	1.89	31	0.95	1.65	48
Agricultural loans	-0.01	0.02	16	0	0.01	49	0	0.19	35	0	0.02	46	0	0.03	43	
Loans to foreign governments and institutions				0				0								
Other loans and leases	-0.03	0.09	12	0	0.19	34	-0.02	0.15	6	0.19	0.14	75	0	0.28	30	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		9,929		10,150		7,578		14,271		7,121
90+ days past due loans and leases		1,149		1,540		1,371		1,611		1,601
Nonaccrual loans and leases.....		21,706		25,672		22,930		27,896		34,997
Total past due and nonaccrual loans and leases.....		32,784		37,362		31,879		43,778		43,719
Restructured 30–89 days past due		164		0		15		0		126
Restructured 90+ days past due		0		0		124		0		0
Restructured nonaccrual		1,338		1,686		1,126		701		392
Total restructured loans and leases		1,502		1,686		1,265		701		518
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		3,135		4,950		3,814		5,005		8,319
Other real estate owned.....		4,292		3,553		4,571		3,057		376
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.15	0.33	24	0.15	0.45	15	0.11	0.39	11	0.21
90+ days past due loans and leases	0.02	0.11	42	0.02	0.04	63	0.02	0.12	41	0.02
Nonaccrual loans and leases.....	0.32	0.65	21	0.38	0.53	35	0.33	0.66	20	0.41
90+ days past due and nonaccrual loans and leases.....	0.34	0.82	15	0.40	0.59	34	0.35	0.85	17	0.44
30–89 days past due restructured.....	0	0.01	56	0	0	40	0	0.01	33	0
90+ days past due restructured	0	0	30	0	0	47	0	0.01	70	0
Nonaccrual restructured.....	0.02	0.13	17	0.02	0.04	68	0.02	0.13	17	0.01
30–89 days past due loans held for sale	0	0	41	0	0	47	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	41	0
Nonaccrual loans held for sale	0	0	39	0	0	47	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.15	0.33	23	0.15	0.46	15	0.11	0.40	11	0.21
90+ days past due assets	0.02	0.11	41	0.02	0.04	63	0.02	0.12	41	0.02
Nonaccrual assets	0.32	0.66	21	0.38	0.53	35	0.33	0.67	20	0.41
30+ days past due and nonaccrual assets	0.48	1.18	16	0.55	1.07	22	0.46	1.29	8	0.65
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.21	0.50	16	0.28	0.42	35	0.23	0.52	20	0.30
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.53	20	0.32	0.48	36	0.27	0.55	20	0.34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.27	0.58	20	0.35	0.49	36	0.30	0.60	22	0.37
Allowance for loan and lease losses	31.19	69.27	21	40.50	63.13	34	31.13	66.66	17	66.90
Equity capital + allowance for loan and lease losses	2.15	5.03	15	2.62	4.23	31	2.29	4.97	21	2.82
Tier 1 capital + allowance for loan and lease losses.....	2.66	5.96	15	3.40	4.65	36	2.90	6.05	20	3.68
Loans and leases + other real estate owned	0.43	0.97	16	0.50	0.68	38	0.46	0.97	18	0.53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.15	0.31	24	0.18	0.43	25	0.14	0.39	20	0.24	0.28	53	0.16	0.29	38
	90+ days past due		0.02	0.13	52	0.03	0.03	68	0.03	0.16	53	0.03	0.03	68	0.02	0.03	64
	Nonaccrual.....		0.28	0.76	17	0.35	0.52	36	0.29	0.76	17	0.37	0.45	43	0.40	0.48	50
Commercial and industrial	30–89 days past due		0.17	0.22	52	0.07	0.40	20	0.02	0.23	7	0.17	0.22	50	0.03	0.23	25
	90+ days past due		0	0.02	15	0	0.02	28	0	0.03	16	0.02	0.02	72	0.07	0.02	87
	Nonaccrual.....		0.51	0.69	45	0.60	0.73	51	0.58	0.75	42	0.75	0.74	63	1.71	0.61	87
Individuals	30–89 days past due		0.05	0.53	15	0.21	0.59	29	0.57	0.83	36	0.20	0.60	30	0.13	0.68	25
	90+ days past due		0	0.11	20	0.19	0.03	91	0.18	0.14	72	0	0.02	31	0	0.03	31
	Nonaccrual.....		0.29	0.22	67	0.18	0.14	62	0.28	0.28	65	0.10	0.12	58	0.06	0.15	44
Depository institution loans	30–89 days past due		0	0.01	44	0	0	50	0	0	46	0	0	50	0	0	50
	90+ days past due		0	0	50	0	0	50	0	0	46	0	0	50	0	0	50
	Nonaccrual.....		0	0	47	0	0	50	0	0	47	0	0	50	0	0	50
Agricultural	30–89 days past due		0	0.17	31	0	0.17	32	0	0.17	28	0	0.10	34	0	0.11	34
	90+ days past due		0	0	44	0	0	44	0	0	44	0	0	47	0	0.01	44
	Nonaccrual.....		0.03	0.44	52	0.05	0.62	60	0	0.49	24	0.09	0.80	59	0	0.46	31
Foreign governments	30–89 days past due			0.03						0							
	90+ days past due			0						0							
	Nonaccrual.....			0.04						0.09							
Other loans and leases	30–89 days past due		0	0.13	16	0.02	0.32	56	0	0.18	15	0.02	0.28	56	0.01	0.18	53
	90+ days past due		0	0.01	34	0	0.01	40	0	0.01	33	0	0	40	0	0	85
	Nonaccrual.....		0	0.15	19	0	0.06	36	0	0.15	39	0	0.04	37	0.03	0.04	78

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.21	0.47	26	0.45	0.67	44	0.46	0.65	44	0.35	0.53	43	0.39	0.52	51
	90+ days past due	0.08	0.28	64	0.07	0.05	75	0.09	0.33	61	0.05	0.05	73	0.05	0.04	70
	Nonaccrual	0.62	0.88	38	0.51	0.60	49	0.61	0.89	40	0.51	0.55	51	0.45	0.61	44
Revolving	30–89 days past due	0.26	0.31	45	0.45	0.45	57	0.66	0.48	70	0.29	0.36	51	0.31	0.36	56
	90+ days past due	0.09	0.03	82	0.05	0.02	85	0.01	0.03	70	0.01	0.01	76	0	0.02	37
	Nonaccrual	0.55	1.31	39	0.37	0.37	57	0.52	1.13	37	0.36	0.34	57	0.46	0.35	67
Closed-end	30–89 days past due	0.19	0.48	29	0.45	0.69	45	0.40	0.65	36	0.37	0.56	42	0.40	0.54	51
	90+ days past due	0.08	0.31	64	0.08	0.05	76	0.11	0.38	64	0.06	0.05	75	0.06	0.05	74
Junior lien	30–89 days past due	0.64	0.85	43	0.56	0.62	52	0.63	0.87	46	0.56	0.57	52	0.45	0.64	40
	Nonaccrual	0.02	0.01	70	0.09	0.03	87	0.06	0.02	88	0.04	0.02	80	0.05	0.02	83
	90+ days past due	0.01	0	90	0	0	89	0.01	0	92	0	0	41	0	0	81
	Nonaccrual	0.03	0.05	44	0.05	0.04	69	0.05	0.04	64	0.04	0.03	69	0.05	0.03	72
Commercial real estate	30–89 days past due	0.13	0.22	48	0.03	0.31	19	0.01	0.26	11	0.18	0.15	66	0.04	0.16	30
	90+ days past due	0	0.02	24	0	0.01	70	0	0.02	23	0.02	0.02	76	0	0.02	66
	Nonaccrual	0.15	0.62	12	0.28	0.43	47	0.16	0.62	16	0.30	0.34	52	0.39	0.41	61
Construction and development	30–89 days past due	0	0.22	15	0	0.36	17	0.10	0.28	50	0.03	0.20	52	0.12	0.17	61
	90+ days past due	0	0.01	35	0	0.01	42	0	0.01	35	0	0.01	43	0.02	0	90
	Nonaccrual	0	0.50	11	0.06	0.21	54	0	0.41	23	0.15	0.18	67	0.02	0.18	48
1–4 family	30–89 days past due	0	0.03	30	0	0.09	28	0.05	0.03	75	0.02	0.05	69	0.12	0.07	77
	90+ days past due	0	0	44	0	0	46	0	0	42	0	0	47	0	0	48
Other	Nonaccrual	0	0.02	29	0.06	0.02	84	0	0.03	55	0.15	0.01	91	0.02	0.04	76
	30–89 days past due	0	0.16	17	0	0.21	22	0.05	0.22	50	0	0.12	54	0	0.06	28
	90+ days past due	0	0	38	0	0	44	0	0	40	0	0	44	0.02	0	93
	Nonaccrual	0	0.43	11	0	0.16	47	0	0.35	12	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0	0.08	27	0	0.11	34	0	0.09	22	0	0.03	38	0.02	0.03	78
	90+ days past due	0	0	45	0	0	46	0	0	45	0.09	0	95	0	0	46
	Nonaccrual	0.07	0.13	58	0.09	0.04	80	0.08	0.11	58	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.19	0.20	58	0.05	0.28	26	0	0.23	6	0.25	0.13	80	0.03	0.17	31
	90+ days past due	0	0.02	27	0.01	0.02	75	0	0.02	26	0.01	0.02	76	0	0.02	34
Owner Occupied	Nonaccrual	0.21	0.78	15	0.37	0.55	51	0.22	0.80	20	0.40	0.36	56	0.54	0.52	62
	30–89 days past due	0.19	0.06	86	0.05	0.13	39	0	0.07	8	0.16	0.06	83	0.03	0.08	49
	90+ days past due	0	0	33	0.01	0.01	80	0	0	33	0	0.01	81	0	0	38
Other	Nonaccrual	0.18	0.32	37	0.32	0.23	69	0.19	0.27	40	0.39	0.19	78	0.27	0.20	70
	30–89 days past due	0.01	0.12	23	0	0.12	15	0	0.14	11	0.10	0.05	81	0	0.07	37
	90+ days past due	0	0.01	34	0	0.01	43	0	0.01	33	0	0.01	84	0	0.01	39
	Nonaccrual	0.03	0.40	14	0.05	0.22	41	0.03	0.44	14	0.02	0.14	34	0.27	0.22	71
Farmland	30–89 days past due	0	0.13	30	0.15	0.25	63	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	45	0	0.02	43	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.14	20	0	1.20	25	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30–89 days past due		0.75		0	0.92	19		0.95		0	0.87	18	0	1.03	23
	90+ days past due		0.56		0	0.27	30		0.63		0	0.18	30	0	0.26	36
	Nonaccrual		0.10		0	0.02	45		0.05		0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,216,104	1,212,083	1,215,930	1,220,287	1,073,943										
Retained earnings	68,216	-7,819	44,824	-14,813	-72,167										
Accumulated other comprehensive income (AOCI)	3,821	33,101	33,309	14,960	-6,812										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,288,141	1,237,365	1,294,063	1,220,434	994,964										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	350,334	356,437	351,721	357,079	291,852										
Accumulated other comprehensive income-related adjustments	3,821	33,101	33,309	14,960	-6,812										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	933,986	847,827	909,033	848,395	709,924										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	933,986	847,827	909,033	848,395	709,924										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	74,000	74,000	74,000	74,000	74,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	74,000	74,000	74,000	74,000	74,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	74,000	74,000	74,000	74,000	74,000										
Tier 1 Capital	1,007,986	921,827	983,033	922,395	783,924										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	185,000	60,000	185,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	72,940	64,862	77,965	53,748	50,648										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	257,940	124,862	262,965	113,748	110,648										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	257,940	124,862	262,965	113,748	110,648										
Exited advanced approach tier 2 capital															
Total capital	1,265,926	1,046,689	1,245,998	1,036,143	894,572										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,584,330	9,673,835	10,394,643	9,691,055	7,859,434										
Less: Deductions from common equity tier 1 capital	350,334	356,437	351,721	357,079	291,852										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	10,233,996	9,317,398	10,042,922	9,333,976	7,567,582										
Total risk-weighted assets	7,281,568	7,556,101	7,312,691	7,385,320	6,032,964										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.83	12.54	61	11.22	10.41	48	12.43	12.35	57	11.49	12.50	41	11.77	12.37	49
Common equity tier 1 capital, column B	0	0.28	46	0	0	50	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	13.84	13.31	64	12.20	11.09	52	13.44	13.08	62	12.49	13.19	44	12.99	13.03	60
Tier 1 capital, column B	0	0.32	46	0	0	50	0	0.34	46	0	0	50	0	0	50
Total capital, column A	17.39	15.37	82	13.85	12.51	54	17.04	15.23	80	14.03	14.63	44	14.83	14.48	69
Total capital, column B	0	0.36	46	0	0	50	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.85	9.15	75	9.89	10.30	41	9.79	9.13	75	9.88	10.39	36	10.36	10.37	54
Supplementary leverage ratio, advanced approaches HCs		7.94						8.72							

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			12			5			174			22				182	140.00	1100.00
Other insurance activities income			12			5			174			22				182	140.00	1100.00
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			177,466			174,495			176,405			173,595				128,491	1.70	309.88

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	39	0	0	48	0	0	48			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			60			53.67			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			40			46.33			40			33.33					
Separate account assets (L/H) / Total life assets	12.21			0			11.24			0			0					
Insurance activities revenue / Adjusted operating income	0.01	0.38	36	0.01	0.52	52	0.04	0.41	44	0.01	0.37	51	0.05	0.46	59			
Premium income / Insurance activities revenue	0	2.23	43	0	0	47	0	2.84	40	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	33.33			100			38.23			100			50					
Other premium income / Total premium income	66.67			0			61.77			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0.03	44	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	22.15			32.87			15.59			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	3.56						3.62											
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			52.20			447.82			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07			0			0					
Reinsurance recovery (L/H) / Total assets (L/H)		0			0		0			0			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	44	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.11	11	70	17.34	11.40	72	16.27	11.03	70	17.78	11.53	74	15.40	13.70	56			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0		0			0			0					
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0	49	0	0.75	37	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	22,134	14,468	21,287	11,591	5,286
Real estate loans.....	22,134	14,468	21,287	11,591	5,286
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	5,921	3,720	503	3,718	3,190
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	28,055	18,188	21,790	15,309	8,476
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0	47	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits.....		0.13			1.79			0.42			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37						5.18							
Commercial and industrial loans		1.94						0.64			2.35			3.83	
Foreign governments and institutions		0						0							
Growth Rates															
Net loans and leases.....	52.99	-6.17	90	167.13	-41.40	92	83.65	-2.40	92	119.28	-47.91	89	-21.41	-27.26	46
Total selected assets.....	54.25	-2.56	90	89.06	-24.74	91	42.33	2.04	87	80.62	-25.04	92	17.31	5.03	80
Deposits		2.95			92.56			3.46			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	11.58	12.96	19.07	11.33	9.72
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		3,041	124,532	132,129	80,216	7,202	-97.56	157.93
Dividends		0	122,000	122,000	70,000	0	-100.00	
Interest		0	0	0	0	0		
Management and service fees		3,041	2,532	10,129	10,216	7,202	20.10	157.93
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	17,981		-100.00
Dividends		0	0	0	0	17,000		-100.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	981		-100.00
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0			
Dividends		0	0	0	0			
Interest		0	0	0	0			
Management and service fees		0	0	0	0			
Other income		0	0	0	0			
Total income from subsidiaries		3,041	124,532	132,129	80,216	25,183	-97.56	26.76
Securities gains (losses)		0	0	0	0	0		
Other operating income		-10	66	109	449	736		
Total operating income		3,031	124,598	132,238	80,665	25,919	-97.57	23.61
Operating Expenses								
Personnel expenses		3,800	4,007	16,205	15,288	13,624	-5.17	85.09
Interest expense		2,890	1,487	9,096	6,639	4,776	94.35	22130.77
Other expenses		2,464	2,479	10,646	12,375	9,301	-0.61	89.98
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		9,154	7,973	35,947	34,302	27,701	14.81	172.20
Income (loss) before taxes		-4,507	115,638	95,898	45,604	464		
Applicable income taxes (credit)		-1,229	-1,724	-7,727	-5,389	-5,013		
Extraordinary items								
Income before undistributed income of subsidiaries		-3,278	117,362	103,625	50,993	5,477		
Equity in undistributed income of subsidiaries		41,094	-101,998	-3,281	51,960	93,451		292.08
Bank subsidiaries		40,638	-102,617	-5,221	51,604	103,309		284.39
Nonbank subsidiaries		456	619	1,940	356	-9,858	-26.33	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		37,816	15,364	100,344	102,953	98,928	146.13	262.43
Memoranda								
Bank net income		40,638	19,383	116,779	121,604	103,309	109.66	284.39
Nonbank net income		456	619	1,940	356	7,142	-26.33	-49.83
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,427,671	90.86	1,319,790	92.99	1,417,130	89.90	1,417,941	1,088,710	8.17	260.11
Common and preferred stock		1,427,671	90.86	1,319,790	92.99	1,417,130	89.90	1,417,941	1,088,710	8.17	260.11
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		3,202	0.20	1,425	0.10	2,746	0.17	806	0	124.70	-87.12
Common and preferred stock		3,202	0.20	1,425	0.10	2,746	0.17	806	0	124.70	-87.12
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		7,146	0.45	4,936	0.35	5,530	0.35	5,923	6,162	44.77	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		107,794	6.86	75,763	5.34	125,820	7.98	14,672	72,007	42.28	1314.06
Cash and due from unrelated depository institution		2,536	0.16	3,290	0.23	3,363	0.21	280	0	-22.92	
Premises, furnishings, fixtures and equipment		47	0	65	0	51	0	68	67	-27.69	-87.76
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		22,931	1.46	14,059	0.99	21,664	1.37	13,873	6,782	63.11	57.26
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,571,327	100.00	1,419,328	100.00	1,576,304	100.00	1,453,563	1,173,728	10.71	253.98
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	20,000	1.41	0	0	6,000	0	-100.00	
Borrowings with maturity over 1 year		39,843	2.54	39,708	2.80	39,809	2.53	87,674	39,539	0.34	
Subordinated notes and debentures		182,370	11.61	59,273	4.18	182,226	11.56	59,248	59,147	207.68	
Other liabilities		11,783	0.75	11,415	0.80	12,732	0.81	8,899	8,923	3.22	108.84
Balance due to subsidiaries and related institutions		71,509	4.55	71,347	5.03	71,468	4.53	71,308	71,155	0.23	30.02
Total liabilities		305,505	19.44	201,743	14.21	306,235	19.43	233,129	178,764	51.43	403.78
Equity Capital		1,265,822	80.56	1,217,585	85.79	1,270,069	80.57	1,220,434	994,964	3.96	230.27
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		56	0	56	0	56	0	56	49	0.00	93.10
Common surplus		1,255,044	79.87	1,249,301	88.02	1,253,360	79.51	1,248,216	1,080,084	0.46	112.33
Retained earnings		45,897	2.92	-27,599	-1.94	20,830	1.32	-14,813	-72,167		
Accumulated other comprehensive income		3,821	0.24	33,100	2.33	33,309	2.11	14,960	-6,812	-88.46	-39.51
Other equity capital components		-38,996	-2.48	-37,273	-2.63	-37,486	-2.38	-27,985	-6,190		
Total liabilities and equity capital		1,571,327	100.00	1,419,328	100.00	1,576,304	100.00	1,453,563	1,173,728	10.71	253.98
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		71,509	4.55	71,347	5.03	71,468	4.53	71,308	71,155	0.23	30.02
Notes payable to subsidiaries that issued TPS		71,509	4.55	71,347	5.03	71,468	4.53	71,308	71,155	0.23	30.02
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	11.86	12.54	51	5.04	6.30	38	8.09	7.29	57	8.68	10.58	27	10.36	11.03	46
Bank net income / Average equity investment in banks	11.43	12.55	48	5.66	7.10	38	8.47	7.45	61	9.06	10.85	29	9.81	11.56	34
Nonbank net income / Average equity investment in nonbanks	61.33	12.53	96	221.96	10.48	98	106.28	9.75	99	220.84	12.07	99	32.19	10.83	86
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			4.73			7.01			15.16			9.40	
Bank net income / Parent net income	107.46	95.97	89	126.16	110.40	85	116.38	88.16	92	118.12	103.77	89	104.43	104.73	51
Nonbank net income / Parent net income	1.21	2.83	58	4.03	1.40	84	1.93	3.59	60	0.35	1.08	66	7.22	0.99	94
Subsidiary holding companies' net income / Parent net income		65.70			119.15			68.34			92.33			90.39	
Leverage															
Total liabilities / Equity capital	24.13	17.74	76	16.57	10.22	71	24.11	20.06	72	19.10	9.66	80	17.97	9.50	78
Total debt / Equity capital	17.55	11.90	76	9.77	4.27	77	17.48	14.41	71	12.53	3.93	82	9.92	3.94	78
Total debt + notes payable to subs that issued TPS / Equity capital	23.20	14.30	80	15.63	8.42	72	23.11	16.67	75	18.37	7.99	80	17.07	7.93	79
Total debt + Loans guaranteed for affiliate / Equity capital	17.55	12.02	76	9.77	4.31	76	17.48	14.68	71	12.53	3.97	82	9.92	3.98	78
Total debt / Equity capital – excess over fair value	17.55	12	76	9.77	4.27	77	17.48	14.52	70	12.53	3.93	82	9.92	3.94	78
Long-term debt / Equity capital	17.55	11.33	77	8.13	4.01	72	17.48	13.56	71	12.04	3.86	79	9.92	3.76	78
Short-term debt / Equity capital	0	0.52	41	1.64	0.09	92	0	0.77	38	0.49	0.01	94	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0	46	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0	46	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	74.33	35.48	83	47.99	15.79	85	74.28	34.67	85	56.13	14.37	88	49.38	15.49	84
Double Leverage															
Equity investment in subs / Equity capital	113.04	102.85	89	108.51	104.84	65	111.80	102.81	89	116.25	104.21	89	109.42	104.10	72
Total investment in subs / Equity capital	113.04	108.21	79	108.51	105.17	65	111.80	110.16	75	116.25	104.48	89	109.42	104.38	72
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.09	0.22	91	1.69	0.93	74	1.49	0.47	84	1.93	0.44	89	0.95	0.36	76
Equity investment in subs – equity cap / Net income-div (X)	1.63	0.74	87	7.83	2.76	88	2.86	1.82	78	3.43	1.47	85	1.56	1.18	70
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	26.39	111.20	14	636.46	155.57	91	175.25	136.59	76	113.35	153.39	41	51.97	113.37	19
Cash from ops + noncash items + op expense / Op expense + dividend	26.71	98.58	22	643.77	160.07	92	178.13	147.24	69	111.91	152.31	38	80.76	123.74	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	19.72	85.35	22	195.92	75.34	83	192	134.08	80	33.28	105.99	10	128.81	108.88	74
Pretax operating income + interest expense / Interest expense	-55.95	1,142.88	14	7,876.60	5,770.74	85	1,154.29	2,016.32	57	786.91	17,211.14	41	109.72	1,631.73	25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-24.67	1,357.31	12	5,283.24	1,663.81	88	895.44	1,539.23	52	553.64	2,481.22	30	105.78	1,015.91	22
Dividends + interest from subsidiaries / Interest expense + dividends	0	117.86	3	900.90	170.29	92	213.63	150.43	80	135.11	196.13	44	38.83	140.89	14
Fees + other income from subsidiaries / Salary + other expenses	48.55	13.36	82	39.04	5.48	87	37.72	13.95	78	36.93	3.91	89	35.69	3.76	90
Net income / Current part of long-term debt + preferred dividends (X)		33.13			16.34			35.64			71.69				106.04
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	-1.41	1.37	12	0	3.85	24	-0.41	1.59	12	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0			0.10			0			0	
Nonaccrual		1.22			0			1.03			8.16			0.70	
Total		1.27			0			1.13			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Total	0	0.03	47	0	0	49	0	0.05	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	0.11	29	0	2.66	14	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0.08	38	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct		
Payout Ratios — Parent																	
Dividends declared / Income before undistributed income.....		74.87			10.27		77.30	13	46.33	81.10	25	88.58	65.39	71	712.25	87.25	97
Dividends declared / Net income	33.09	23.13	65	78.46	53.69	77	47.85	42.29	60	43.88	25.65	78	39.43	24.10	72		
Net income – dividends / Average equity.....	7.93	9.52	41	1.09	3.31	36	4.22	4.14	51	4.87	7.61	19	6.28	8.12	27		
Percent of Dividends Paid																	
Dividends from bank subsidiaries	0	101.14	15	1,012.03	147.78	95	254.10	132.17	84	154.97	160.93	57	0	131.90	7		
Dividends from nonbank subsidiaries	0	3.28	30	0	0.72	33	0	3.41	23	0	2.59	28	43.58	2.83	96		
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	4.85	44	0	0	48	0	0	48		
Dividends from all subsidiaries	0	128.99	8	1,012.03	168.67	94	254.10	174.85	80	154.97	209.89	52	43.58	144.51	13		
Payout Ratios — Subsidiaries:																	
Percent of Bank Net Income																	
Dividends from bank subsidiaries	0	30.63	14	629.42	86	96	104.47	60.28	88	57.56	45.88	62	0	33.37	10		
Interest income from bank subsidiaries.....	0	0.12	24	0	0.13	34	0	0.36	20	0	0.09	32	0	0.11	29		
Management and service fees from bank subsidiaries	7.48	1.08	88	13.06	0.79	93	8.67	1.47	89	8.40	0.47	93	6.97	0.32	92		
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44		
Operating income from bank subsidiaries	7.48	33.49	27	642.48	92.03	96	113.14	62.88	86	65.96	48.40	70	6.97	35.67	22		
Percent of Nonbank Net Income																	
Dividends from nonbank subsidiaries	0	47.24	21	0	45.12	19	0	56.39	15	0	76.61	11	238.03	80.47	91		
Interest income from nonbank subsidiaries.....	0	2.80	33	0	0.17	45	0	7.38	32	0	0.91	44	0	0.31	46		
Management and service fees from nonbank subsidiaries	0	0.53	40	0	0.18	46	0	0.86	39	0	0.02	47	13.74	0.17	96		
Other income from nonbank subsidiaries.....	0	0.09	45	0	0	48	0	0.16	46	0	0.01	47	0	0.06	46		
Operating income from nonbank subsidiaries	0	69.48	11	0	57.35	15	0	79.84	8	0	83.73	9	251.76	96.62	88		
Percent of Subsidiary Holding Companies' Net Income																	
Dividends from subsidiary holding companies.....		28.44			43.92			43.51			65.48			43.51			
Interest income from subsidiary holding companies		6.44			0			8.40			0			0			
Management and service fees from subsidiary holding companies.....		0.37			0			0.44			0			0			
Other income from subsidiary holding companies.....		-1.46			0			0.01			0			0.15			
Operating income from subsidiary holding companies.....		34.47			43.92			55.20			65.48			43.66			
Dependence on Subsidiaries:																	
Percent of Total Operating Income																	
Dividends from bank subsidiaries	0	58.57	15	97.91	65.31	52	92.26	69.76	47	86.78	77.61	26	0	72.95	9		
Interest income from bank subsidiaries.....	0	0.72	23	0	2.06	35	0	0.63	20	0	0.23	32	0	0.55	29		
Management and service fees from bank subsidiaries	100.33	4.11	99	2.03	1.90	87	7.66	1.87	84	12.66	0.75	92	27.79	0.59	95		
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.04	45	0	0.01	46	0	0.01	44		
Operating income from bank subsidiaries	100.33	71.70	96	99.95	80.20	59	99.92	82.20	81	99.44	94.06	53	27.79	89.39	13		
Dividends from nonbank subsidiaries	0	5.32	29	0	1.90	32	0	1.95	23	0	1.13	29	65.59	2.65	95		
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0.73	36	0	0	45	0	0	46		
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0	48	0	0.02	42	0	0	48	3.78	0	97		
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0.01	46	0	0	47	0	0	47		
Operating income from nonbank subsidiaries	0	10.59	21	0	3.37	28	0	4.70	16	0	1.56	25	69.37	3.33	94		
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	2.53	44	0	0	47	0	0	48		
Interest income from subsidiary holding companies	0	0.13	45	0	0	50	0	0.11	44	0	0	49	0	0	49		
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50		
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49		
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	4.56	42	0	0	47	0	0	47		
Loans and advances from subsidiaries / Short term debt.....		142.34			356.74			613.06	57		1,188.47		1,178.56	63			
Loans and advances from subsidiaries / Total debt	32.18	29.59	61	59.97	70.56	64	32.19	27.08	63	46.63	70.71	60	72.10	81.26	65		